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January 20, 1999

VIA FACSIMILE ONLY

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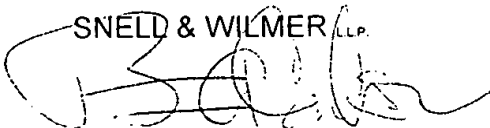
**Re: Stored Value Transaction System Including
an Integrated Database Server Patent Application**
Filed: June 26, 1998
Serial No.: 09/105,406
Our Ref: 10655.7100

Dear Bob, Mari and Mike:

Enclosed for your review and signature is an Official Declaration in the above-identified patent application, which you have previously received from Analydia Shooks at American Express. **Inasmuch as the inextendable deadline for filing this document in the U.S. Patent Office is January 30, 1999, we would appreciate your returning the executed documents to us via fax by this Friday.** In addition to the faxed copy, we will need the original signed document sent to our office via regular mail.

From our conversations with American Express, it is our understanding that you have reviewed the patent application and amendment, and that you have agreed to sign the declaration. **Please call us immediately if you are unable to fax a signed copy of the Declaration to us by Friday, January 22.** If you need copies of the application or the amendment, please let me know as soon as possible. Also, if you have any questions or comments about the application, amendment or Declaration, please do not hesitate to call.

Sincerely,

SNELL & WILMER L.L.P.

Brett A. Carlson

BAC:sm

Enclosures

cc: Michael Kelly, Howard Sobelman, Robert Miller, Analydia Shooks